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U.S. PTOTHE COMMISSIONER OF PATENTS AND TRADEMARKS
WASHINGTON, D.C. 20231

Transmitted herewith for filing is the Utility patent application of:

INVENTOR:	AKIKO SATO AND YUSUKE MISHINA
FOR:	BANK SYSTEM PROGRAM, CREDIT SERVICE PROGRAM AND IC CARD

Enclosed are:

- 10 sheets of formal informal drawings.
- Request for Priority transmitting certified copy of Japanese patent application 2002-369174 to claim priority date of December 20, 2002
- An assignment of the invention to Hitachi., Ltd.
- An Executed Declaration
- The filing fee is calculated as shown below:

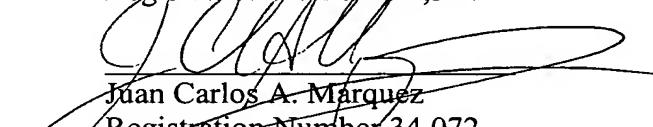
FOR	NUMBER FILED		NUMBER EXTRA	RATE	CALCULATIONS				
TOTAL CLAIMS	13		-20	0	x\$18 = 00.00				
INDEPENDENT CLAIMS	3		-3	0	x\$86 = 00.00				
MULTIPLE DEPENDENT CLAIM(S) (if applicable)				+\$290 =					
			BASIC FEE		\$770.00				
			TOTAL OF ABOVE		\$770.00				
REDUCTION BY <input type="checkbox"/> FOR FILING BY SMALL ENTITY (note 37 C.F.R. § 1.9, 1.27, 1.28).									
IF APPLICABLE, VERIFIED STATEMENT MUST BE ATTACHED									
				TOTAL	\$770.00				

- A check in the amount of **\$810.00** to cover the filing and assignment fees is enclosed.

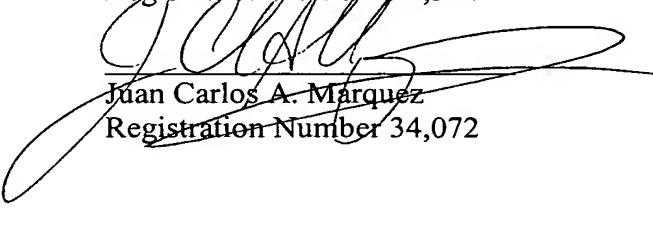
- The Commissioner is hereby authorized to charge any additional fees associated with this communication, including patent application filing fees and processing fees under 37 C.F.R. § 1.16 and 1.17, or credit any overpayment to Deposit Account Number 08-1480.

Respectfully submitted,

Stanley P. Fisher
Registration Number 24,344



Juan Carlos A. Marquez
Registration Number 34,072



REED SMITH LLP
3110 Fairview Park Drive
Suite 1400
Falls Church, Virginia 22042
(703) 641-4200
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